

PATENT

HOLCORP.005A

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant : Michael A. Wilkman  
Appl. No. : 09/909,194  
Filed : July 19, 2001  
For : UNIVERSAL TRANSACTION  
MANAGER AGENT, SYSTEMS  
AND METHODS  
Examiner : Donald Champagne  
Group Art Unit : 3622

AMENDMENT

**Mail Stop AF**

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

The following amendment and remarks are filed in response to the Final Office Action mailed December 15, 2005 and the Advisory Action mailed March 9, 2006.

**Amendments to the Claims** are reflected in the listing of claims which begins on page 2 of this paper.

**Remarks/Arguments** begin on page 5 of this paper.

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